The following listing of claims will replace all prior versions, and listings, of claims in the application:

1 - 23. (Canceled).

24. (New) A computerized system for resource management comprising:

    a. a computer readable datastore associated with a server, said server hereinafter referred to as a wallet server, wherein a master copy of a wallet comprising computer readable storage representing a usage allowance, hereinafter master wallet, is stored;

    b. a plurality of logical servers which are logical partitions of said wallet server;

    c. a plurality of computer readable logical datastores which are logical partitions of said datastore;

wherein said wallet server further comprises computer executable instructions to:

    - create said master wallet for a set of users;

    - configure each of said plurality of logical servers and their associated logical datastores for a subset of said set of users;

    - allocate a plurality of independent subsets of said master wallet, each of said subsets hereinafter referred to as a shadow wallet, wherein each shadow wallet is associated with one of said plurality of logical servers and its associated logical datastore;

    - configure each of said plurality of logical servers, to process a request received by said system for a given user from said subset of users against said shadow wallet associated with said given user;

    - monitor usage across all of the shadow wallets derived from said master wallet and automatically adjust the usage allowances subdivided across said

shadow wallets in anticipation of expected future use of said shadow wallets.

25. (New) A computerized system as claimed in Claim 24 wherein said wallet server further comprises computer executable instructions to configure said logical servers to notify said wallet server as the usage allowance allocated to a given shadow wallet is consumed.

26. (New) A computerized system as claimed in Claim 25 wherein said wallet server further comprises computer executable instructions to create an additional shadow wallet.

27. (New) A computerized system as claimed in Claim 26 wherein said wallet server further comprises computer executable instructions to reallocate said master wallet across said shadow wallets associated with said master wallet.

28. (New) A computerized system as claimed in Claim 27 wherein said wallet server further comprises computer executable instructions to

    a. configure a given logical server to automatically request an additional usage allowance when a first shadow wallet reaches a predetermined minimum usage allowance;

    b. receive said request for additional usage allowance;

    c. allocate a subset of any unclaimed usage allowance from said master wallet to said first shadow wallet.

29. A computerized system as claimed in Claim 28 wherein said wallet server further comprises computer executable instructions to reclaim an unused portion of said usage allowance allocated to a second shadow wallet and reallocate said unused portion to said first shadow wallet.

30. (New) A computerized system as claimed in Claim 29 wherein said automatic reallocation reduces the number of automatic requests made by a given logical server for additional usage allowance.

31. (New) A computerized system as claimed in Claim 24 wherein said master wallet includes a set of conditions pertaining to the access of said master wallet that are passed onto any shadow wallets associated with said master wallet.

32. (New) A computerized system as claimed in Claim 31 wherein said set of conditions are automatically determined by a product purchased by a user.

33. (New) A computerized system as claimed in Claim 32 wherein said set of conditions includes a validity period.

34. (New) A computerized system as claimed in Claim 24 wherein said wallet server further comprises computer executable instructions to, upon the failure of any of said plurality of logical servers, their associated logical datastores or said shadow wallets, hereinafter a failed logical component, create a new logical component to replace said failed component.

35. (New) A computerized system for resource management comprising:

   a. a computer readable datastore associated with a server, said server hereinafter referred to as a wallet server, wherein a master copy of a wallet comprising computer readable storage representing a usage allowance, hereinafter master wallet, is stored;

   b. a plurality of logical servers which are logical partitions of said wallet server;

   c. a plurality of computer readable logical datastores which are logical partitions of said datastore;

   wherein said wallet server further comprises computer executable instructions to:

      - create said master wallet for a set of users;

      - configure each of said plurality of logical servers and their associated logical datastores for a subset of said set of users;

      - assign a service level to each of said logical servers;

- allocate a plurality of independent subsets of said master wallet, each of said subsets hereinafter referred to as a shadow wallet, wherein each shadow wallet is associated with one of said plurality of logical servers and its associated logical datastore;

- determine a service level associated with a request received by said system and distribute said request to a particular logical server associated with said service level and configure said particular logical server, to process a request received by said system for a first user from said subset of users against said shadow wallet associated with said first user.

36. (New) A computerized system for resource management comprising:

a. a computer readable datastore associated with a server, said server hereinafter referred to as a wallet server, wherein a master copy of a wallet comprising computer readable storage representing a usage allowance, hereinafter master wallet, is stored;

b. a plurality of logical servers which are logical partitions of said wallet server;

c. a plurality of computer readable logical datastores which are logical partitions of said datastore;

wherein said wallet server further comprises computer executable instructions to:

- create said master wallet for a set of users associated with an account providing a bundled allowance;

- configure each of said plurality of logical servers and their associated logical datastores for a subset of said set of users;

- subdivide said master wallet into a plurality of independent shadow wallets, wherein each shadow wallet is associated with one of said plurality of logical servers and its associated logical datastore;

- process a plurality of requests against said master wallet by configuring each of said plurality of logical servers, to process a request received by said system for a given user from said subset of users against said shadow wallet associated with said given user.

37. (New) A computerized system as claimed in Claim 36 wherein said wallet server further comprises computer executable instructions to set a flag, accessible by any of said plurality logical servers, to indicate a state relating to said master wallet.

38. (New) A computerized system as claimed in Claim 37 wherein said flag indicates that additional usage allowance is not available from said master wallet.

39. (New) A computerized system as claimed in Claim 38 wherein said wallet server further comprises computer executable instructions to set a corresponding flag on each of said shadow wallets derived from said master wallet to inform said associated logical servers that the master wallet is exhausted in order to limit repeated requests by said associated logical servers for additional usage allowance.

40. (New) A computerized system as claimed in Claim 37 wherein said master wallet includes a schedule for automatic periodic usage allowance replenishment which is associated with a product purchased by a user.

41. (New) A computerized system as claimed in Claim 36 wherein said wallet server further comprises computer executable instructions to configure said plurality of logical servers to process a query in isolation from said wallet server.